



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Servicing, as servicer for E\*Trade Bank

Order Filed on December 5, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

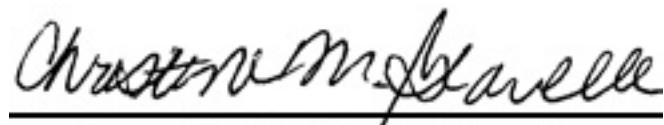
In Re:  
Evangelina Carandang,  
Debtor.

Case No.: 17-16530-CMG  
Adv. No.:  
Hearing Date: 9/20/17 @ 9:00 a.m..  
Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 5, 2017**

  
Christine M. Gravelle  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Evangelina Carandang

Case No: 17-16530-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, as servicer for E\*Trade Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 103 Milltown Road, East Brunswick, NJ 08816, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott Miller, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 19, 2017, Debtor is due for the payments due April 19, 2017 through September 19, 2017 for a total default of \$2,503.92 (6 @ \$417.32); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall remit \$2,503.92 directly to Secured Creditor outside the plan, to be received no later than September 30, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 19, 2017, directly to Secured Creditor outside of the Chapter 13 plan (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.